



WEST MCCrackEN COUNTY WATER DISTRICT

8020 Ogden Landing Road

West Paducah, KY 42086

William A. Tanner, Superintendent

Howard Pulley, Chairman

January 14, 2005

2000 - 140

PUBLIC SERVICE COMMISSION
730 SCHENKEL LANE
P O BOX 615
FRANKFORT KY 40602

RECEIVED

JAN 27 2005

FINANCIAL ANALYSIS

RE: Surcharge Account

Dear Sir;

Attached, please find financial statements for our surcharge account for the period of July 1, 2004 through December 31, 2004. If there are any questions, please call me.

Sincerely,



William A. Tanner

TERMINAL NUMBER: A
 RUN DATE: 01/18/05

WEST MCCrackEN COUNTY WATER DISTRICT
 G E N E R A L L E D G E R T R I A L B A L A N C E

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PROFIT CENTER: ALL
 FOR THE PERIOD 07/01/04 TO 12/31/04

ACCOUNT #	DESCRIPTION	BEGINNING BALANCE	TOTAL DEBITS	TOTAL CREDITS	NET CHANGE	ENDING BALANCE
132-1	PADUCAH BANK WATER SURCHARGE	9,014.77	35,977.78	37,000.00-	1,022.22-	7,992.55
	TRX-DATE DR-AMOUNT CR-AMOUNT SOURCE REFERENCE					
	07/13/04 6,092.58 0.00 JUNE RECEIPTS TRANSFERRED					
	07/31/04 4.04 0.00 BK ST JULY INTEREST EARNED					
	08/02/04 0.00 15,000.00- AP0804					
	08/02/04 5,529.30 0.00 JULY RECEIPTS TRANSFERRED					
	08/31/04 1.79 0.00 BK ST AUGUST INTEREST					
	09/08/04 7,463.84 0.00 AUGUST RECEIPTS TRANSFERRED					
	09/30/04 4.10 0.00 BK ST SEPTEMBER INTEREST					
	10/21/04 6,041.11 0.00 SEPTEMBER RECEIPTS TRANSFERRED					
	10/31/04 5.83 0.00 OCTOBER INTEREST					
	11/01/04 0.00 22,000.00- AP1104					
	11/01/04 5,543.96 0.00 OCTOBER RECEIPTS TRANSFERRED					
	11/30/04 0.78 0.00 NOVEMBER INTEREST					
	12/14/04 5,288.73 0.00 NOVEMBER RECEIPTS TRANSFERRED					
	12/31/04 1.72 0.00 DECEMBER INTEREST					
	GRAND TOTALS:	9,014.77	35,977.78	37,000.00-	1,022.22-	7,992.55

*****EXCLUDE-General
3626 0.2800 EX 0.000 22 0 159

Statement Period: 06/30/04 - 07/31/04
Account Number: 1521993

WEST MCCrackEN COUNTY WATER DISTRIC
SURCHARGE ACCOUNT
8020 OGDEN LANDING RD
WEST PADUCAH KY 42086-9623

*Refer a friend to any checking
account and you and the friend
receive a free backpack!*

Insured Money Market bus

Beginning balance: July 01, 2004
Total Deposits and Credits: 2
Total Checks and Debits: 0
Ending balance: July 31, 2004

\$ 9,014.77
+ 6,096.62
- 0
\$ 15,111.39 ✓

Checking Account Transactions

Date	Description	Amount
7/13/04	Direct Deposit June Receipts Transferred	6,092.58 +
7/31/04	Interest Deposit	4.04 +

Daily Balance Information

Balance	Date	Balance	Date	Balance	Date	Balance	Date
9,014.77	6/30	15,107.35	7/13	15,111.39	7/31		

Disclosure Information

Interest Paid Year to Date is	22.97
Low Balance for Period was	9,014.77
Average Ledger Balance for Period was	12,748.93
Average Collected Balance for Period was	12,748.93
Days in Statement Period	31
Interest Earned for Period	4.04
Annual Percentage Yield Earned	0.37%

The Express Bankers

ACCOUNT:

1521993

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WEST McCRACKEN COUNTY WATER DISTRICT-SURCHARGE ACCOUNT 6620 OGDEN LANDING RD. WEST PADUCAH, KY 42085		138
Date <u>8/2/04</u>		73-062/20
Pay to the Order of <u>Paducah Bank & Trust</u> \$ <u>15,000.00</u>		
<u>Fifteen thousand + 00/100</u> — Dollars		
PADUCAH BANK PADUCAH, KENTUCKY 42001		
T. Dean # <u>3108630</u> <u>Shirley Mansfield</u>		
⑆083900402⑆0138⑆15 2199 3⑆		

08/03/2004 138 \$15,000.00

*****EXCLUDE-General
3624 0.2800 EX 0.000 22 0 157

Statement Period: 07/31/04 - 08/31/04

Account Number: 1521993

Enclosures: 1

WEST MCCracken COUNTY WATER DISTRICT
SURCHARGE ACCOUNT
8020 OGDEN LANDING RD
WEST PADUCAH KY 42086-9623

*Refer a friend to any checking
account and you and the friend
receive a free backpack!*

Insured Money Market bus

Beginning balance: August 01, 2004
Total Deposits and Credits: 2
Total Checks and Debits: 1
Ending balance: August 31, 2004

\$	15,111.39
+	5,531.09
-	15,000.00
\$	5,642.48

Checking Account Transactions

Date	Description	Amount
8/02/04	Direct Deposit July Receipts Transferred	5,529.30
8/31/04	Interest Deposit	1.79

Checks in Serial Number Order (* Indicates Missing Check Number)

Check No	Date	Amount	Check No	Date	Amount	Check No	Date	Amount
138	8/03/04	15,000.00						

Daily Balance Information

Balance	Date	Balance	Date	Balance	Date	Balance	Date
15,111.39	7/31	5,640.69	8/03	5,642.48	8/31		
20,640.69	8/02	5,640.69	8/25				

Disclosure Information

Interest Paid Year to Date is	24.76
Low Balance for Period was	5,640.69
Average Ledger Balance for Period was	6,430.07
Average Collected Balance for Period was	6,430.07
Days in Statement Period	31
Interest Earned for Period	1.79
Annual Percentage Yield Earned	0.33%

*****EXCLUDE-General
2938 0.5080 EX 0.000 21 0 160

Statement Period: 08/31/04 - 09/30/04

Account Number: 1521993

WEST MCCrackEN COUNTY WATER DISTRIC
SURCHARGE ACCOUNT
8020 OGDEN LANDING RD
WEST PADUCAH KY 42086-9623

*Refer a friend to any checking
account and you and the friend
receive a free phone!*

Insured Money Market bus

Beginning balance: September 01, 2004
Total Deposits and Credits: 2
Total Checks and Debits: 0
Ending balance: September 30, 2004

\$	5,642.48
+	7,467.94
-	0
<hr/>	
\$	13,110.42



Checking Account Transactions

Date	Description
9/08/04	Direct Deposit August Receipts Transferr
9/30/04	Interest Deposit

Amount

7,463.84 +
4.10 =

Daily Balance Information

Balance	Date	Balance	Date	Balance	Date	Balance	Date
5,642.48	8/31	13,106.32	9/08	13,110.42	9/30		

Disclosure Information

Interest Paid Year to Date is	28.86
Low Balance for Period was	5,642.48
Average Ledger Balance for Period was	11,364.76
Average Collected Balance for Period was	11,364.76
Days in Statement Period	30
Interest Earned for Period	4.10
Annual Percentage Yield Earned	0.44%

*****EXCLUDE-General
3645 0.5040 EX 0.000 22 0 159

Statement Period: 09/30/04 - 10/31/04
Account Number: 1521993

WEST MCCrackEN COUNTY WATER DISTRICT
SURCHARGE ACCOUNT
8020 OGDEN LANDING RD
WEST PADUCAH KY 42086-9623

Please compare this statement with your records. If they do not agree, please contact our auditors Williams, Williams & Lentz, LLP at P O BOX 2500, Paducah, KY 42002-2500.

Insured Money Market bus

Beginning balance: October 01, 2004
Total Deposits and Credits: 2
Total Checks and Debits: 0
Ending balance: October 31, 2004

\$ 13,110.42
+ 6,046.94
- 0
\$ 19,157.36

Checking Account Transactions

Date	Description
10/21/04	Credit Memo September Receipts Transf
10/31/04	Interest Deposit

Amount
6,041.11 +
5.83 ✓

Daily Balance Information

Balance	Date	Balance	Date	Balance	Date	Balance	Date
13,110.42	9/30	19,151.53	10/21	19,157.36	10/31		

Disclosure Information

Interest Paid Year to Date is	34.69
Low Balance for Period was	13,110.42
Average Ledger Balance for Period was	15,254.04
Average Collected Balance for Period was	15,254.04
Days in Statement Period	31
Interest Earned for Period	5.83
Annual Percentage Yield Earned	0.45%

The Express Bankers

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WEST McCRACKEN COUNTY WATER
DISTRICT-SURCHARGE ACCOUNT
9020 OGDEN LANDING RD.
WEST PADUCAH, KY 42085

Date 11/01/04 139 73-042/233

Pay to the
Order of The Paducah Bank & Trust \$22,000.00

Twenty two thousand and 00/100 Dollars

PADUCAH BANK
PADUCAH, KENTUCKY 42001

To acct # 31008630 *Sheila Mansfield*

⑆083400402⑆0639⑆15 2199 3⑈

11/01/2004 139 \$22,000.00

*****EXCLUDE-General
3635 0.2780 EX 0.000 21 0 158

WEST MCCrackEN COUNTY WATER DISTRICT
SURCHARGE ACCOUNT
8020 OGDEN LANDING RD
WEST PADUCAH KY 42086-9623

Statement Period: 10/31/04 - 11/30/04

Account Number: 1521993

Enclosures: 1

Call us at 575.5700 about our fixed rate
home equity promotion!

Insured Money Market bus

Beginning balance: November 01, 2004
Total Deposits and Credits: 2
Total Checks and Debits: 1
Ending balance: November 30, 2004

\$	19,157.36
+	5,544.74
-	22,000.00
\$	2,702.10 ✓

Checking Account Transactions

Date	Description	Amount
11/01/04	Credit Memo October Receipts	5,543.96 +
11/30/04	Interest Deposit	.78 ✓

Checks in Serial Number Order (* Indicates Missing Check Number)

Check No	Date	Amount	Check No	Date	Amount	Check No	Date	Amount
✓ 139	11/01/04	22,000.00						

Daily Balance Information

Balance	Date	Balance	Date	Balance	Date	Balance	Date
19,157.36	10/31	2,701.32	11/01	2,702.10	11/30		

Disclosure Information

Interest Paid Year to Date is	35.47
Low Balance for Period was	2,701.32
Average Ledger Balance for Period was	2,701.32
Average Collected Balance for Period was	2,701.32
Days in Statement Period	30
Interest Earned for Period	.78
Annual Percentage Yield Earned	0.35%

*****EXCLUDE-General
3064 0.2770 EX 0.000 19 0 156

Statement Period: 11/30/04 - 12/31/04
Account Number: 1521993

WEST MCCrackEN COUNTY WATER DISTRICT
SURCHARGE ACCOUNT
8020 OGDEN LANDING RD
WEST PADUCAH KY 42086-9623

*Call us at 575.5700 about our fixed rate
home equity promotion!*

Insured Money Market bus

Beginning balance: December 01, 2004
Total Deposits and Credits: 2
Total Checks and Debits: 0
Ending balance: December 31, 2004

\$ 2,702.10
+ 5,290.45
- 0
\$ 7,992.55 ✓

Checking Account Transactions

Date	Description	Amount
12/14/04	Credit Memo November Receipts Transfe	5,288.73 +
12/31/04	Interest Deposit	1.72 +

Daily Balance Information

Balance	Date	Balance	Date	Balance	Date	Balance	Date
2,702.10	11/30	7,990.83	12/14	7,992.55	12/31		

Disclosure Information

Interest Paid Year to Date is	37.19
Low Balance for Period was	2,702.10
Average Ledger Balance for Period was	5,772.98
Average Collected Balance for Period was	5,772.98
Days in Statement Period	31
Interest Earned for Period	1.72
Annual Percentage Yield Earned	0.35%